



'The Barn' Woodreeve Farm, Capel Road, ASHFORD, Kent UK TN26 2EJ

---

1. The Financial Services Authority (FSA)

---

**The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.**

---

2. Whose products do we offer?

---

- We offer products from a range of insurers.
  - We can only offer products from a limited number of insurers for life insurance, critical illness, mortgage protection and waiver of premium.  
Ask us for a list of insurers we offer insurance from.
  - We offer products from Towergate PLC and Paymentsshield Ltd for Buildings insurance, contents insurance, accident sickness or unemployment cover.
- 

3. Which service will we provide you with?

---

- We will advise and make a recommendation for you after we have assessed your needs for life insurance, critical illness, mortgage protection, waiver of premium, buildings insurance, contents insurance, accident sickness and unemployment cover.
  - You will not receive advice or a recommendation from us for Life insurance, critical illness, mortgage protection, waiver of premium, buildings insurance, contents insurance, accident sickness or unemployment cover. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
- 

4. What will you have to pay us for this service?

---

- A fee will be payable but this will be paid by commission. If you complete an insurance application, we will normally receive commission when the policy commences from the product provider. Although you pay no upfront fee, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. If the insurance policy is not maintained for up to four years you will be liable to pay us a fee equal to the amount of commission. If the policy is maintained for up to four years no additional fees will be paid. Please refer to your illustration for commission details and separate terms of business agreement for terms and conditions.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

---

5. Who regulates us?

---

**New Loan Finder is a member of the New Mortgage Finders group of companies. New Mortgage Finder is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312563.**

**Our permitted business is non investment insurance.**

**You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.**

---

7. What to do if you have a complaint

---

**If you wish to register a complaint, please contact us:**

**... in writing TO: New Mortgage Finder 'The Barn' Woodreeve Farm, Capel Road, ASHFORD, Kent UK TN26 2EJ**

**... by phone Telephone 0870 350 8595**

**If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.**

---

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

---

**We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.**

**Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.**

**Further information about the compensation scheme arrangements is available from the FSCS.**

**Overseas Insurance is not covered by the Financial Services Authority nor The Financial Services Compensation Scheme**

